Exhibit 1

LOVE, BEAL & NIXON, P.C.

Attorneys at Law
Claude E. Love (1915-1990)
David O. Beal
William L. Nixon, Jr.
J. Michael Morrison
Nancy R. Potter
Harley L. Abrahamsen
Jenifer A. Gani
Tracy Cotts Reed
Keith A. Daniels

Susie Rodzon, Operations Administrator
James A. Belcher, Collection Supervisor
Troy M. Beat, Collection Supervisor
6621 North Meridian
P.O. Box 32738
Oklahoma City, Oklahoma 73123
Toll Free: (888) 557-5053
Telephone: (405) 720-0466
Fax No.: (405) 773-2602

Douglas Prentice
415 W Florence Ave
Blackwell, Oklahoma 74631-1658

Re: Creditor: ASSET ACCEPTANCE LLC
Account Holder Name(s): Douglas Prentice;
Account Balance: $3,584.94
File Number: 067-0

Your obligation with ASSET ACCEPTANCE LLC has been placed with this law firm for collection.

We encourage you to telephone us in order to discuss the above referenced account. We will assist you in making arrangements for payment.

Please be advised your balance may increase IF interest is accruing on this account. Contact our office to make this determination.

When you call, ask for the collection representative assigned to the account. The phone number is 405-720-0466. If you are outside of the (405) area code, the toll free number is 1-888-557-5053. Please refer to your file number when you call: 067-0.

We look forward to resolving this matter.

We have not been notified of bankruptcy. If you have filed bankruptcy, we are required to stop collection of this debt. If you have filed, please contact us with the bankruptcy case number, bankruptcy district and filing date.

WE ARE REQUIRED BY LAW TO INFORM YOU AS FOLLOWS:

NOTICE OF RIGHT TO DEBT VALIDATION
Unless you, within 30 days after receipt of this notice, dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid. If you notify this law firm, Love, Beal & Nixon, P.C., in writing, within the 30 day period, that the debt, or any portion thereof, is disputed, our law firm, Love, Beal & Nixon, P.C., will obtain verification of the debt and mail a copy of the verification to you. Upon your written request within the 30 day period, our law firm, Love, Beal & Nixon, P.C., will also provide you with the name and address of the original creditor, if different from the current creditor. This is a communication from a debt collector. This communication is an attempt to collect a debt and any information obtained from this communication will be used for that purpose.

Sincerely,

Love, Beal & Nixon, P.C.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact or that you refuse to pay the debt. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at 6621 N. Meridian Ave., Oklahoma City, OK 73116, email us at lbn@lbnlegal.com, or call us toll-free at 1-888-557-5053 between 9:00 A.M. and 5:00 P.M. [Central time zone], Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., N.W., Washington, D.C. 20580